



Information about **PAYMENT PROCESSING**

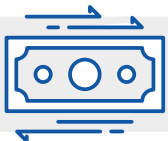
NIC Indiana's payment solutions encompass the full life cycle of payments, from origination to disbursement to reporting. Our payment solutions exceed the standards set by the Payment Card Industry while including gateway and merchant services, plus extensive financial reporting and funds disbursement – all hosted in the cloud at our PCI-DSS Level 1 Data Centers.



BUILT FOR GOVERNMENT

NIC Indiana processed over \$1.1B for Indiana State Government in 2021. Our secure and compliant technology allow us to be top choice for government at any level.

- Certified by the PCI-DSS as a Level 1 Service Provider
- Listed as a PCI-DSS Compliant provider on Visa's Global Registry of Service Providers
- SSAE16 certified solution
- Fully compliant with federal, state, local and industry standards
- Meet all Sarbanes-Oxley compliance requirements
- Participating organization of the Payment Card Industry Security Standards Council



PAYMENT PROCESSING SOLUTIONS

NIC Indiana offers a wide variety of options for collecting payments. Whether it's online or in-person, we have solutions that can be customized to fit your needs.

- Computer
- Mobile Device
- Over-the-Counter
- Kiosks
- Recurring
- Phone (touch-tone)

NEW!

- Native Mobile App (OnTheGo® Pay)
- e-Wallet (Gov2Go® Pay)
- Cash (CheckFreePay)
- SMS/Email (Prompt Pay)



INTEGRATION METHODS

- **Secure Checkout Screen Integration** - Do you have your own application, but don't want to be responsible for processing the payment or the burden of PCI Compliance?
- **Recurring Payment Integration** - Want to offer your customers the ability to schedule their payment through an easy web services integration and your originating application?
- **Standalone Payment Products** - Need a solution to only accept payment and not integrate with an existing system?



THE PAYMENT ENGINE (TPE)

The Payment Engine (TPE) is a Level 1 PCI-DSS Compliant, multi-channel payment gateway, which processes credit card, debit card, PayPal, and eCheck (ACH).

VISA



DISCOVER



TPE is a full life-cycle transaction management solution that not only includes a gateway but also provides:

- Extensive financial reporting
- Customer service tools
- Fund disbursement
- Fully hosted in a PCI Level 1 Env.

NIC Indiana's payment processing services offers a simplified "one-stop-shop" for the management of an enterprises e-commerce strategy and implementation. We manage:

- Merchant Service Providers
- Financial processors
- Merchant account setup
- Financial reporting
- End-user customer service
- PCI requirements

Email INgovManagement@iot.in.gov to get more information and to schedule a demo!



Overview of **THE PAYMENT SUITE (1)**

NIC TPE® PAYMENT ENGINE

As a multi-payment, multi-channel, merchant gateway solution, NIC Indiana's Transaction Processing Engine is a full lifecycle transaction management solution that not only includes a gateway, but also includes extensive financial reporting, customer service tools, fund disbursement, and is fully hosted in a PCI Level 1 compliant environment. TPE is a single, powerful repository for efficient management and reporting of payments.

Specifically designed for government, TPE provides the ultimate flexible payment solution to accommodate any banking setup, merchant contract, fee structure or department configuration.

TPE also reduces the amount of time agencies need to complete reconciliation and provides financial transaction transparency.

COMMON CHECKOUT PAGE (CCP)

NIC Indiana offers a fully customizable and skin-able interface called Common Checkout Pages. When your end-user selects to "Pay Now" they are transferred to NIC Indiana's fully hosted, PCI compliant, e-commerce solution. The CCP interface integrates with the Transaction Processing Engine (TPE) for payment, funds management and reporting. A new feature of this product allows the payment pages to appear "in-context" of the agency application, improving the user experience as the entire transaction occurs within the agency application rather than being redirected to another URL.

OVER-THE-COUNTER (OTC)

NIC Indiana's Over-the-Counter solution is a highly configurable web-based cashiering system created specifically for government to process credit, debit and eCheck (ACH) payments in person. NIC Indiana's OTC utilizes secure devices for swipe and EMV chip acceptance, and is integrated with the Transaction Processing Engine (TPE) to provide real-time reporting and financial transparency throughout the full payment lifecycle.

ONTHEGO® PAY

NEW!

Take credit card payments securely anywhere, anytime with OntheGo. Created specifically for government, OntheGo is NIC Indiana's PCI-compliant native (AppStore & Google Play) mobile application built for taking payments in the field, at conferences and events, or whenever you need to collect funds outside the office.

OntheGo accepts payment via optional card reader and securely stores the information when outside cell or WiFi range. Encrypted, stored transactions, are processed when the payment device is back within service range.

Email INgovManagement@iot.in.gov to get more information and to schedule a demo!



Overview of **THE PAYMENT SUITE (2)**

GOV2GO® PAY **NEW!**

Gov2Go Pay is NIC Indiana's innovative eWallet solution that allows users to quickly transact with the state of Indiana using their stored payment information. Customers can view and edit a list of their payment accounts, view account activity, and view their payment history easily in one central location. Gov2Go Pay can be added to any existing NIC Indiana payment service, and integrates with the Transaction Processing Engine (TPE) which eases reporting and administration for our government partners.

CHECKFREEPAY **NEW!**

Through NIC's suite of payment solutions, customers can now complete transactions Online while choosing to pay with cash at thousands of participating retailers nationally. This service expands electronic government access for those who are cash preferred or do not have bank accounts, while reducing public traffic to government offices and lowering cash management costs.

PROMPT PAY **NEW!**

Prompt Pay allows government employees to send a prepopulated payment link by SMS text message and/or email to citizens, which eliminates over the phone or fax payment processing. Prompt Pay improves the secure handling of electronic payment information (PCI compliance), modernizing the user's experience when interacting with government employees and reducing the workload of their customer service clerks.

ACCESSGOV

NIC Indiana's innovative product, AccessGov, is a "low-code" / "no-code" application development platform that allows IN.gov to build and host enterprise-class apps with little-to-no code and minimal investment. With the ability to integrate with third-party systems via API, AccessGov can provide robust and secure online services to any agency. The CCP product integrates seamlessly to ensure PCI compliance. In addition to accepting online submissions, partner agencies can login to view and manage data submitted, or even interact with the data via a secure API. AccessGov provides the ability for any government agency to receive electronic form submissions with payment at little or no-cost.

DEVICES CLIENT

Devices Client is a PCI-compliant proprietary NIC application designed to sit between point-of-sale applications (such as OTC or third-party agency applications) and credit card swipe devices. The client allows for the secure transmission of credit card data from the credit card swipe device to TPE and the point-of-sale application. The Devices Client allows an application to communicate to any supported point-of-sale device, allowing our customers the flexibility of device selection without requiring development updates to their application.

Email INgovManagement@iot.in.gov to get more information and to schedule a demo!



Convenience fee **PRICING STRUCTURE**

Simplified convenience fee pricing structure for processing most transactions. With a standardized fee, rather than a complicated calculation, our partners and their customers are able to easily understand the anticipated fee. Other fee models are also available based on the needs of your agency.

Enhanced Service Fees (Ind. Code § 5-27-3-3)	Rate	Percentage of Value
Processing Visa, Mastercard, or Discover Transactions	\$1.00	1.99%
Processing American Express Transaction (if AMEX is accepted, then all credit cards rates will be the same for this service code)	\$1.00	2.25%
Processing eCheck/ACH Transaction	\$1.00	N/A

Merchant Model Processing Fees (Agency pays the merchant fees)	Rate	Percentage of Value
Merchant Model – Agency pays merchant fees from the processor, in addition to the rate and percentage of value.	\$0.04	0.05%
Merchant - eCheck	\$0.25	N/A

Email INgovManagement@iot.in.gov to get more information and to schedule a demo!